

**GOVERNMENT OF INDIA
MINISTRY OF HEALTH AND FAMILY WELFARE
DEPARTMENT OF HEALTH AND FAMILY WELFARE**

**RAJYA SABHA
UNSTARRED QUESTION NO.614
TO BE ANSWERED ON 25TH JULY, 2023**

HEALTH COVERAGE

614: SHRI K.C. VENUGOPAL:

Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

- (a) whether it is a fact that 400 million people or about 30 per cent of population do not have financial protection for health, leading to high out of pocket expenditure;
- (b) if so, the details thereof, State-wise;
- (c) whether Government is aware that the actual uncovered population is higher due to existing coverage gaps in PMJAY and overlay between schemes; and
- (d) the details of steps taken by Government to address these issues and provide maximum health coverage to the people?

**ANSWER
THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND FAMILY
WELFARE
(PROF. SATYA PAL SINGH BAGHEL)**

(a) to (d) Ayushman Bharat Pradhan Mantri - Jan Arogya Yojana (AB PM-JAY) is the largest publicly funded health assurance scheme in the world which aims to provide health cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization to 12 crore families. Further, many States/UTs implementing AB PM-JAY, have expanded the beneficiary base under the scheme to approximately 15.5 crore families, at their own cost. The State-wise details of eligible families are enclosed as **Annexure**. As of 19th July 2023, 5.39 Crore hospital admissions worth Rs. 66,236 crore have been authorized which is a direct out-of-pocket expenditure saving. Further, if these services would have been availed from the market, the cost would have been at least 1.5-2 times higher as the package rates under PM-JAY benefit from the economy of the scale. Therefore, Ayushman Bharat PM-JAY has resulted in huge out-of-pocket expenditure saving related to hospitalizations for the targeted beneficiaries.

At the time of launching of the AB PM-JAY, it was decided to cover a total of 10.74 crore families eligible as per 6 deprivation and 11 occupational criteria across rural and urban areas respectively. Further, left over RSBY families were also included. Together, they constituted the bottom 40% of India's population as per 2011 census. However, considering the decadal population growth of India, the Cabinet has approved the expansion of the beneficiary base from existing 10.74 crore to 12 crore beneficiary families in 2022. Further, many States/UTs implementing AB PM-JAY have expanded the beneficiary base under the scheme to approximately 15.5 crore families, at their own cost.

Further, in order to ensure that eligible beneficiaries get covered under the scheme, NHA has provided flexibility to States/UTs to use non-SECC beneficiary family database with similar socio-economic profiles for tagging against the leftover (unauthenticated) SECC families. Accordingly, many States have shared database of poor and vulnerable families against unidentified SECC families and the expanded beneficiary base. These databases have been integrated with NHA's IT system for card creation.

State-wise list of eligible beneficiary families

State/UT Name	Number of Families supported by Central + State Govt.	Beneficiary Families supported exclusively by State/UTs	Total Beneficiary families under converged scheme
Andaman and Nicobar Islands	23,785		23,785
Andhra Pradesh	6,147,562	8,023,378	14,170,940
Arunachal Pradesh	98,844		98,844
Assam	3,003,069	2,630,471	5,633,540
Bihar	12,110,525		12,110,525
Chandigarh	79,226		79,226
Chhattisgarh	4,144,847	1,920,555	6,065,402
DNH and DD	47,578	159,854	207,432
Goa	41,098		41,098
Gujarat	4,985,484	3,271,516	8,257,000
Haryana	1,724,837	2,993,557	4,718,394
Himachal Pradesh	532,396	-	532,396
Jammu And Kashmir	670,010	1,902,833	25,72,843
Jharkhand	3,118,620	3,031,380	6,150,000
Karnataka	6,901,440	45,98,560	11,500,000
Kerala	2,397,610	1,772,456	41,70,066
Ladakh	12,120	28,638	40,758
Lakshadweep	1,628	10,895	12,523
Madhya Pradesh	9,327,963	2,504,396	11,832,359
Maharashtra	9,305,910	-	9,305,910
Manipur	307,908	208,566	516,474
Meghalaya	385,708	302,843	688,551
Mizoram	216,584		216,584
Nagaland	259,468	90,985	350,453
Puducherry	114,968	83,769	198,737
Punjab	1,665,113	2,779,829	4,444,942
Rajasthan	6,637,371	72,55,388	13,892,759
Sikkim	44,228		44,228
Tamil Nadu	8,648,748	5,982,170	14,630,918
Telangana	2,902,621	6,107,379	9,010,000
Tripura	549,554		549,554
Uttar Pradesh	13,123,662	4,922,597	18,046,259
Uttarakhand	597,682	1,045,932	1,643,614

*Note: AB PM-JAY is not being implemented in Delhi, Odisha, and West Bengal